

# Long-Term Care Class 5

Presented by Winson Lee

# 3 Stages to Long-Term Care

1. Retirement Home 耆英大廈
2. Home Care
3. Facility Care 安老院

# Retirement Home

- Not paid for by government
- It is paid for by the person going there
- Those who need meals and cleaning services



# Retirement Home

- Usually a multi-residence setting
- A person gets a private room or semi-private room or a suite for a couple

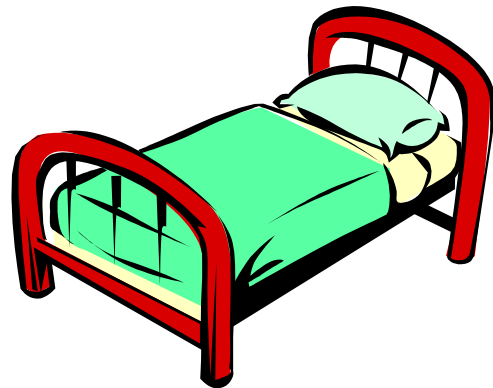
# Retirement Home

- There is a lounge area, a common dining room, recreation rooms, cleaning services, social or religious programs and some basic health care services

# Retirement Home

Cost in 2010

- \$913 - \$3,832 per month for one private room
- \$2,009 - \$4995 per month for a one bedroom suite



# Retirement Home

- This stage a person can still do most things
- Can still enjoy social gatherings and be entertained
- Some folks are there in their late seventies already
- This is the first stage of assisted living

# Retirement Home

- There is SATS
  - Senior Assisted Transportation Services
- Help seniors with mobility





# Retirement Home

- There is also adult day care services available too
- 文化中心 has similar idea

# Stage 2 Home Care

- For those who choose to not go to the retirement home route, home care is the alternative

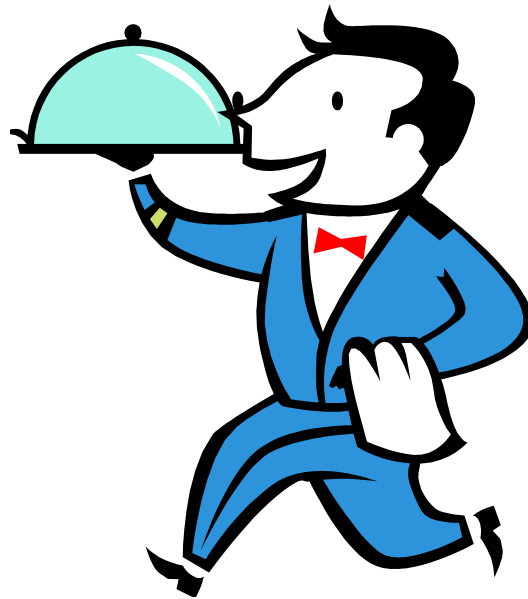
# Home Care

- The lucky people would have family to stay with
- Care given by sons and daughters



# Home Care

- In Edmonton, there are also senior caters
- (see notes on service for seniors)



# Home Care

- For home assist, there is assisted waste collection services
- Snow Angel Volunteer Program



# Home Care

- When there is no children or when they are busy, some form of additional care is needed

# Home Care

- AHS Alberta Health Services
- Coordinates home care in Edmonton
- They can be reached with health LINK

# Home Care

- If they need there is a registered nurse (case manager) that will come out to meet with you (the elderly) to discuss care
- This nurse has access to family doctors, physiotherapists, pharmacists, health care aids and others



# Home Care

- The services provided through the case manager would be provided by AHS
- Some supplies and equipment maybe outside of the scope of AHS
  - You would have to pay



# Home Care

- Eg. A nurse prescribed that you get a person to come clean you up two times a week
  - Including bathing, clean and groom appearance
  - This is paid by AHS

# Home Care

- You need additional help
- You wanted six baths a week
  - You pay the difference by hiring people from the care service industry
- AHS has a list of government approved care service providers

# Home Care

- Services can range from
  - Grocery shopping
  - House work
  - Companionship
  - Cleaning
  - Cooking
  - Bathing



# Home Care

- The key is what the case manager prescribed is paid for by the government
- Anything additional you pay for yourself

# Home Care

- If you are high income
- There is no issue
- What if you are average or low income?

# Home Care

- You can get assistance
- Income/asset test

# Home Care

- Please see the home care cost chart



# Home Care

- Let's look at examples of home care costs
- See notes Manulife 2010



# Home Care

- Let's see the medium level

# Home Care

- High level of care services

# Stage 3 Facility Care

- A person now has to go to a facility either by a doctor or a case manager

# Facility Care

- A choice – private or public
- On public, the cost in 2013 is:
  - Standard room - \$48.15 per day with 2-4 in room
  - Semi-private - \$50.80 per day
  - Private room - \$58.70 per day

# Facility Care

- If AHS arranged for you to go there the \$58.70 per day is all you have to pay
- All medical services would be done through AHS

# Facility Care

- There is an income and asset test
- If you qualify for subsidy, you will get the financial assistance
- See Manulife note 2010

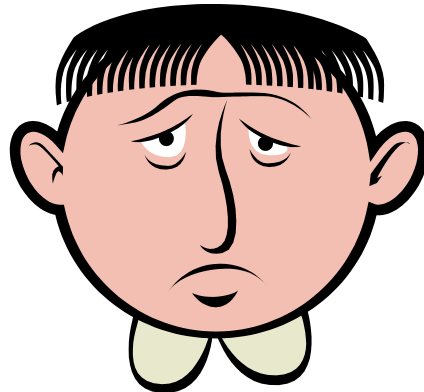
# Facility Care

- You should get \$265 to spend per month
- Also there is a maximum subsidy for:
  - Single - \$10,080
  - Couple - \$13,440



# Facility Care

- If you don't like the food, nurses, smell or the fact that no one speaks Chinese, you can go to private care



# Facility Care

- The latest cost on average
  - Level 1 - \$2,900 per month 耆英
  - Level 2 - \$4,300 per month needing medical attention 24/7
  - Level 3 - \$7,000 per month dementia patients

# Facility Care

- Let's do some math
- If it costs \$25.50/hour for basic care providers in 2010
- What is the cost with inflation of 4% a year in 2035?
  - The answer is \$67.98/hour

# Facility Care

- In this case you choose the food, nurse, care and no smell
- It is a matter of choice

# Facility Care

- 2010 the cost of a private room is \$54.25
- 2013 the cost is \$58.70
- The inflation rate is 3%
- In 2035 \$122.95 per day
- We are very conservative with 3% inflation
  - Some say the rate is 8% a year

# Facility Care

- Today if you go to a nursing home, you have \$2,000 a month of income, you have a home worth \$400,000
- You will have about \$200 a month go to your bank account

# Facility Care

- The average stay in a care facility is 2-5 years
- You would have a house and a few thousand dollars for burial, your kids will inherit your house

# Facility Care

- 25 years from now, for us baby boomers, what do we do?
- We can still afford long-term care but we must sell our home and use the house proceeds to help pay for the costs
  - Even just paying for government care



# Facility Care

- We have nothing or very little to leave for our kids
- Question is what can we do if we
  - Want no smell?
  - Choice of care?
  - Leaving kids with something?

# Long-Term Care Insurance

- Insurance pays for care
- You can choose not to sell your home and if the plan is big enough, you can have private care

# Long-Term Care Insurance

- You have to pay the premium
  - For the choice of care – this is for you
  - Leave the house to kids – for kids
- No easy choice



# Class 5

## The Spirituality of Aging

# Growing Old Means:

*Growth in wisdom and experience.*

*Proverb(6:31)*

*Proverb(20:29)*



When we look at the  
meaning of life and the  
legacy we leave.

We look at Ecclesiastes.

If we only want to “live for the moment” Solomon Tells us it is futile.

*Ecclesiastes 1-7*

The Bible shows us the wiser  
use of God's given  
“portion” before we die.

*Ecclesiastes 8-12*

*Psalms 90:12*



Let us look at God's answer  
to life's brevity and  
apparent injustice.

*Ecclesiastes 3:15c-17*

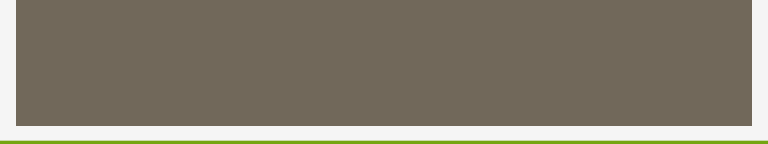
*8:5b-8*

*12b-15*

*9:11-12*

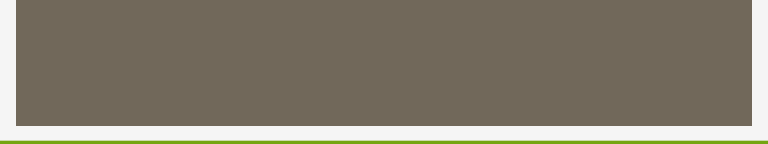
*11:9*

*12:14*



It is wise to remember” for  
all the living there is hope,  
for a living dog is better  
than a dead lion.”

For the living know that they will die, but the dead know nothing and they have no more reward, for the memory of them is forgotten.

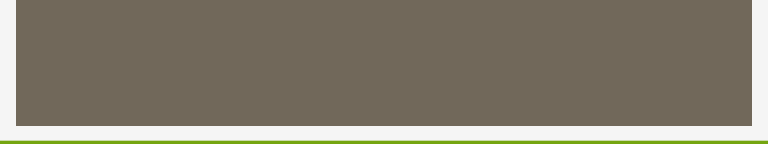


Also their love, their hatred  
and their envy have now  
perished never more will they  
have to share in anything  
done under the sun.

Knowing we are accountable  
for what God has given us,  
we should take joyful  
advantage of all our gifts.  
Talents, wisdom and  
opportunities in life sooner  
than later.

*Ecclesiastes 9 : 7-10  
11:9 – 12:7*

They Key take away from  
Ecclesiastes is:  
our purpose is only fulfilled  
when we take advantage of  
our God given portion in  
Christ God's promised savior.



We will see God as eminently fair in his rewards, regardless of how unfair or unevenly distributed our portion may seem in the present life.